

## CLAIMS

What is claimed is:

1. A method comprising:  
processing a plurality of transactions between a personal transaction device and at least one vendor connected to said personal transaction device;  
and  
determining vendor incentives for said at least one vendor and user incentives for a user connected to said personal transaction device based on each transaction of said plurality of transactions.
2. The method according to claim 1, wherein said processing further comprises:  
receiving each transaction of said plurality of transactions; and  
storing a plurality of user characteristics related to said each transaction in a user profile within a user database.
3. The method according to claim 2, wherein said plurality of user characteristics further comprises purchasing preferences of said user.
4. The method according to claim 2, wherein said plurality of user characteristics further comprises financial information related to said user.
5. The method according to claim 2, wherein said plurality of user characteristics further comprises a transaction history of said user.
6. The method according to claim 1, further comprising:  
updating a vendor account within a user database with a predetermined incentive related to said each transaction of said plurality of transactions; and  
updating a user award account within said user database with a predetermined user incentive after said each transaction is processed.

7. The method according to claim 6, wherein said predetermined incentive is a fee paid subsequent to each use of said personal transaction device to complete said each transaction.

8. The method according to claim 6, wherein said predetermined incentive is a rate charged for purchasing information related to said user and requested by said at least one vendor.

9. The method according to claim 6, wherein said predetermined incentive is a rate charged for advertising.

10. The method according to claim 1, further comprising:  
transmitting said vendor incentives to said at least one vendor, if a vendor account stored within a user database and containing said vendor incentives is equal to a predetermined vendor incentive value.

11. The method according to claim 1, further comprising:  
notifying said user through said personal transaction device that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.

12. The method according to claim 11, further comprising:  
retrieving a user profile from said user database;  
adapting said user incentives to said user profile; and  
transmitting said user incentives to said personal transaction device.

13. The method according to claim 11, further comprising automatically transmitting said user incentives to said personal transaction device.

14. The method according to claim 11, further comprising:

transmitting a message to said personal transaction device describing said user incentives;

receiving a reply message from said personal transaction device, said reply message containing a selection of a selected user incentive of said user incentives; and

transmitting said selected user incentive to said personal transaction device.

15. The method according to claim 14, wherein said message prompts said user to select said selected user incentive from an incentive list containing said user incentives.

16. The method according to claim 14, wherein said message prompts said user to select or decline receipt of said user incentives.

17. The method according to claim 1, further comprising:

transmitting an incentive list containing said user incentives to said personal transaction device;

receiving a selection of a selected user incentive from said personal transaction device; and

transmitting said selected user incentive to said personal transaction device.

18. The method according to claim 1, further comprising:

notifying said at least one vendor that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.

19. An apparatus comprising:

means for processing a plurality of transactions between a personal transaction device and at least one vendor connected to said personal transaction device; and

means for determining vendor incentives for said at least one vendor and user incentives for a user connected to said personal transaction device based on each transaction of said plurality of transactions.

20. The apparatus according to claim 19, further comprising:

means for receiving each transaction of said plurality of transactions; and storing a plurality of user characteristics related to said each transaction in a user profile within a user database.

21. The apparatus according to claim 19, further comprising:

means for updating a vendor account within a user database with a predetermined incentive related to said each transaction of said plurality of transactions; and

means for updating a user award account within said user database with a predetermined user incentive after said each transaction is processed.

22. The apparatus according to claim 19, further comprising:

means for transmitting said vendor incentives to said at least one vendor, if a vendor account stored within a user database and containing said vendor incentives is equal to a predetermined vendor incentive value.

23. The apparatus according to claim 19, further comprising:

means for notifying said user through said personal transaction device that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.

24. The apparatus according to claim 23, further comprising:

means for retrieving a user profile from said user database;  
means for adapting said user incentives to said user profile; and  
means for transmitting said user incentives to said personal transaction device.

25. The apparatus according to claim 23, further comprising means for automatically transmitting said user incentives to said personal transaction device.

26. The apparatus according to claim 23, further comprising:

means for transmitting a message to said personal transaction device describing said user incentives;

means for receiving a reply message from said personal transaction device, said reply message containing a selection of a selected user incentive of said user incentives; and

means for transmitting said selected user incentive to said personal transaction device.

27. The apparatus according to claim 26, wherein said message prompts said user to select said selected user incentive from an incentive list containing said user incentives.

28. The apparatus according to claim 26, wherein said message prompts said user to select or decline receipt of said user incentives.

29. The apparatus according to claim 19, further comprising:

means for transmitting an incentive list containing said user incentives to said personal transaction device;

means for receiving a selection of a selected user incentive from said personal transaction device; and

means for transmitting said selected user incentive to said personal transaction device.

30. The apparatus according to claim 19, further comprising:

means for notifying said at least one vendor that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.

31. A machine readable medium containing executable instructions, which, when executed in a processing system, cause said processing system to perform a method comprising:

processing a plurality of transactions between a personal transaction device and at least one vendor connected to said personal transaction device; and

determining vendor incentives for said at least one vendor and user incentives for a user connected to said personal transaction device based on each transaction of said plurality of transactions.

32. The machine readable medium according to claim 31, wherein said method further comprises:

receiving each transaction of said plurality of transactions; and storing a plurality of user characteristics related to said each transaction in a user profile within a user database.

33. The machine readable medium according to claim 31, wherein said method further comprises:

updating a vendor account within a user database with a predetermined incentive related to said each transaction of said plurality of transactions; and

updating a user award account within said user database with a predetermined user incentive after said each transaction is processed.

34. The machine readable medium according to claim 31, wherein said method further comprises:

transmitting said vendor incentives to said at least one vendor, if a vendor account stored within a user database and containing said vendor incentives is equal to a predetermined vendor incentive value.

35. The machine readable medium according to claim 31, wherein said method further comprises:

notifying said user through said personal transaction device that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.

36. The machine readable medium according to claim 35, wherein said method further comprises:

retrieving a user profile from said user database;  
adapting said user incentives to said user profile; and  
transmitting said user incentives to said personal transaction device.

37. The machine readable medium according to claim 35, wherein said method further comprises automatically transmitting said user incentives to said personal transaction device.

38. The machine readable medium according to claim 35, wherein said method further comprises:

transmitting a message to said personal transaction device describing said user incentives;

receiving a reply message from said personal transaction device, said reply message containing a selection of a selected user incentive of said user incentives; and

transmitting said selected user incentive to said personal transaction device.

39. The machine readable medium according to claim 38, wherein said message prompts said user to select said selected user incentive from an incentive list containing said user incentives.



40. The machine readable medium according to claim 38, wherein said message prompts said user to select or decline receipt of said user incentives.

41. The machine readable medium according to claim 31, wherein said method further comprises:

transmitting an incentive list containing said user incentives to said personal transaction device;

receiving a selection of a selected user incentive from said personal transaction device; and

transmitting said selected user incentive to said personal transaction device.

42. The machine readable medium according to claim 31, wherein said method further comprises:

notifying said at least one vendor that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.

43. A system comprising:

a personal transaction device connected to a user; and

a server connected to said personal transaction device and at least one vendor to process a plurality of transactions between said personal transaction device and said at least one vendor and to determine vendor incentives for said at least one vendor and user incentives for said user based on each transaction of said plurality of transactions.

44. The system according to claim 43, wherein said server further receives each transaction of said plurality of transactions and stores a plurality of user characteristics related to said each transaction in a user profile within a user database.



45. The system according to claim 44, wherein said plurality of user characteristics further comprises purchasing preferences of said user.

46. The system according to claim 44, wherein said plurality of user characteristics further comprises financial information related to said user.

47. The system according to claim 44, wherein said plurality of user characteristics further comprises a transaction history of said user.

48. The system according to claim 43, wherein said server further updates a vendor account within a user database with a predetermined incentive related to said each transaction of said plurality of transactions; and updates a user award account within said user database with a predetermined user incentive after said each transaction is processed.

49. The system according to claim 48, wherein said predetermined incentive is a fee paid subsequent to each use of said personal transaction device to complete said each transaction.

50. The system according to claim 48, wherein said predetermined incentive is a rate charged for purchasing information related to said user and requested by said at least one vendor.

51. The system according to claim 48, wherein said predetermined incentive is a rate charged for advertising.

52. The system according to claim 43, wherein said server further transmits said vendor incentives to said at least one vendor, if a vendor account stored within a user database and containing said vendor incentives is equal to a predetermined vendor incentive value.

53. The system according to claim 43, wherein said server further

notifies said user through said personal transaction device that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.

54. The system according to claim 53, wherein said server further retrieves a user profile from said user database; adapts said user incentives to said user profile; and transmits said user incentives to said personal transaction device.

55. The system according to claim 53, wherein said server automatically transmits said user incentives to said personal transaction device.

56. The system according to claim 43, wherein said server further transmits a message to said personal transaction device describing said user incentives; receives a reply message from said personal transaction device, said reply message containing a selection of a selected user incentive of said user incentives; and transmits said selected user incentive to said personal transaction device.

57. The system according to claim 56, wherein said message prompts said user to select said selected user incentive from an incentive list containing said user incentives.

58. The system according to claim 56, wherein said message prompts said user to select or decline receipt of said user incentives.

59. The system according to claim 43, wherein said server further transmits an incentive list containing said user incentives to said personal transaction device;

receives a selection of a selected user incentive from said personal transaction device; and  
transmits said selected user incentive to said personal transaction device.

60. The system according to claim 43, wherein said server further notifies said at least one vendor that said user incentives are available, if a user award account stored within a user database and containing said user incentives is equal to a predetermined user award value.